

1/18

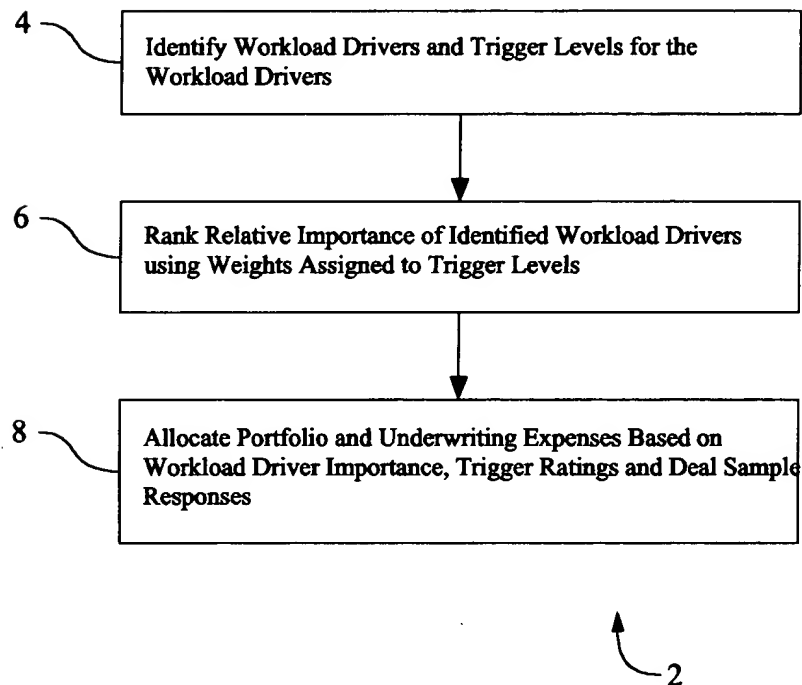


FIG. 1

2/18

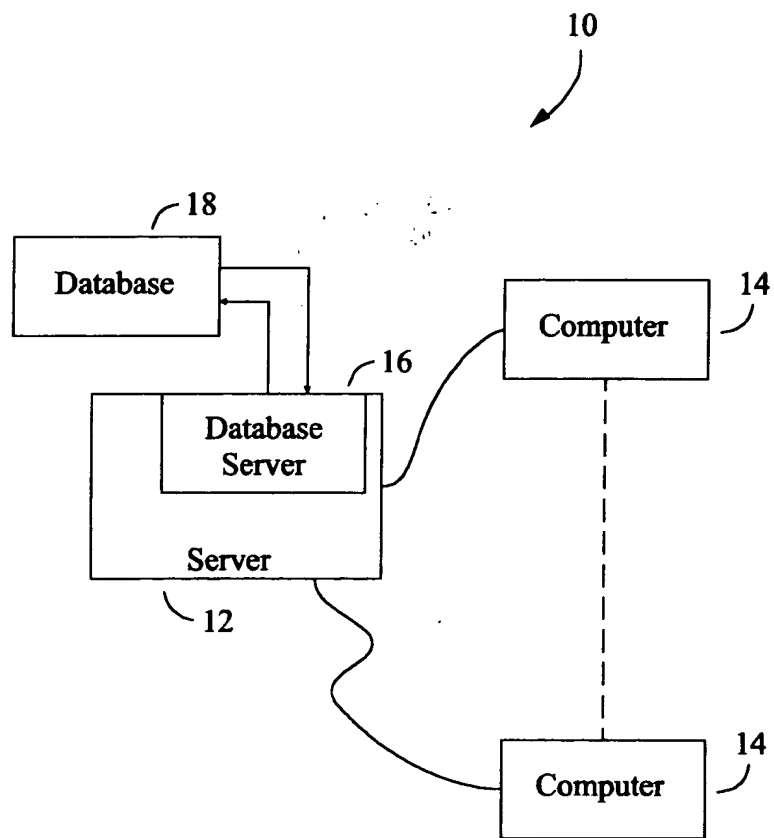


FIG. 2

3/18

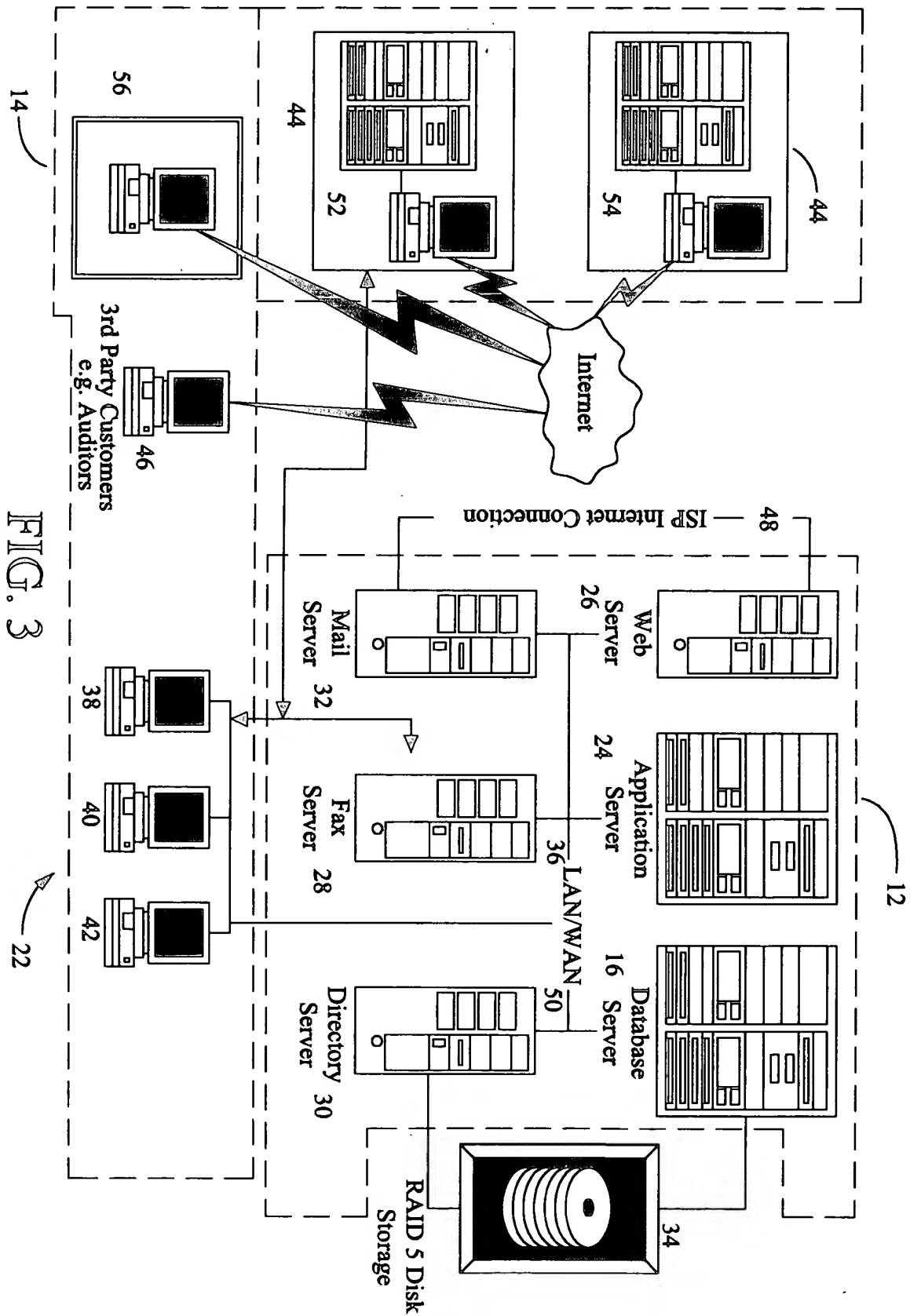


FIG. 3

4/18

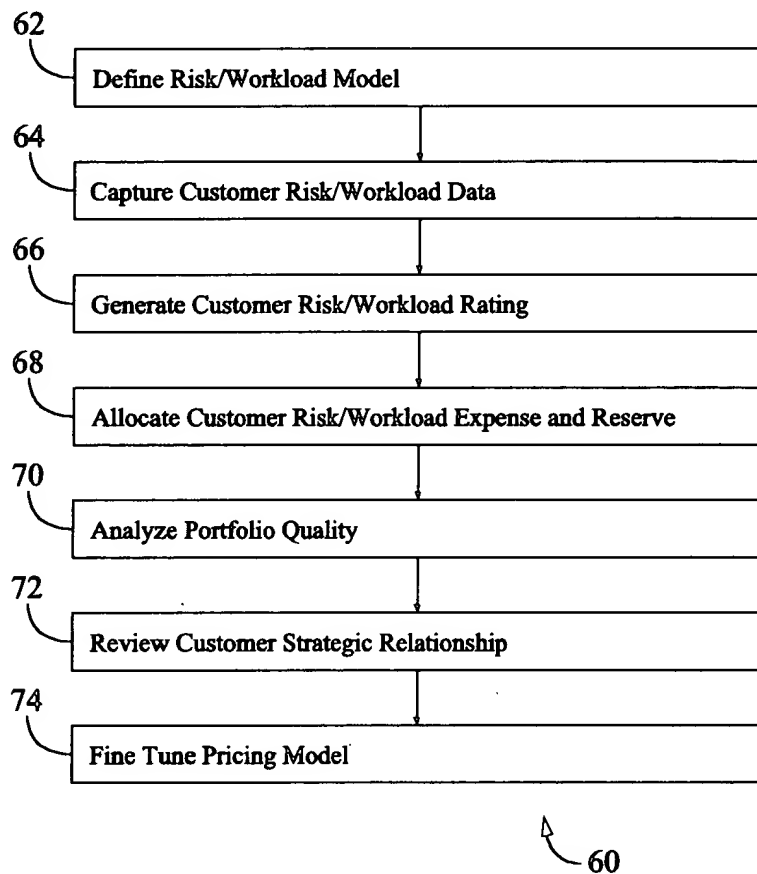


FIG. 4

5/18

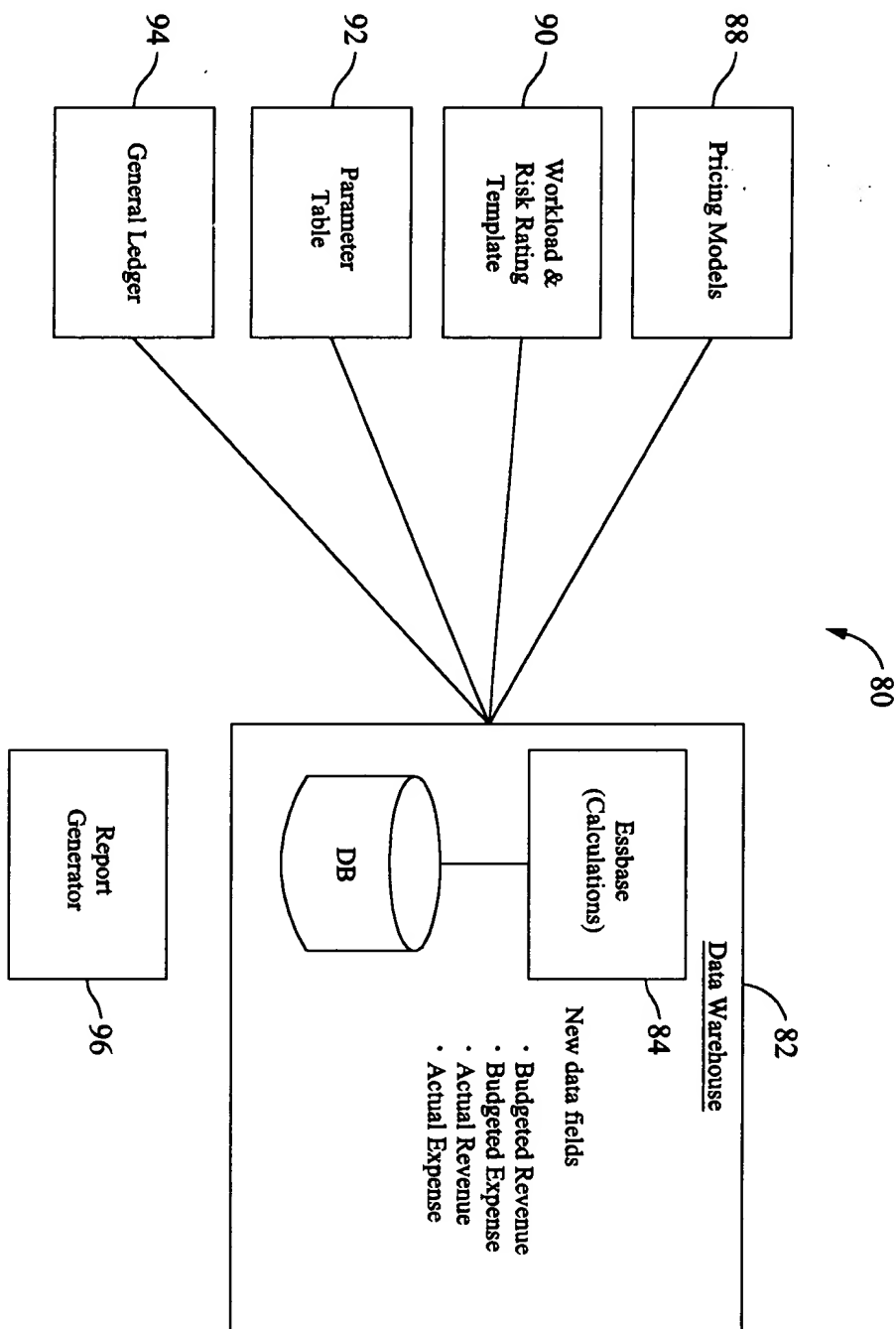


FIG. 5

6/18

**DEAL WORKLOAD DRIVER INPUTS**

<b>CUSTOMER</b>	<b>Customer Name</b>
<b>REGION</b>	
<b>SALES / PORTFOLIO REP</b>	
U.S. or Canadian Deal	US
Cross-Sell Deal	No
Cross-Sell Source	

Required Inputs: (Select Inputs From Drop Down Menus - All 11 Must be Completed)

- 1) What is the collateral performance?
- 2) What is the excess availability after trade clean-up?
- 3) Are the books & records (systems & processes) adequate?
- 4) What is the risk classification?
- 5) How many agings are in the borrowing base?
- 6) What is the frequency of borrowing?
- 7) What is the frequency of borrowing base reporting?
- 8) Is it a co-borrower structure?
- 9) What is the fixed charge coverage?
- 10) Is this a 1st time ABL borrower? (i.e., level of mgmt experience)
- 11) Is there an EX-IM bank guarantee?

100

---

---

---

---

---

---

---

---

---

---

---

Select "US" (for U.S. Tax Rate) or "C" (for Canadian Tax Rate).  
 If "Yes" for Cross-Sell Deal, Select Cross-Sell Source; If "No" Leave Blank.

FIG. 6

7/18

<b>CUSTOMER</b>		Customer Name		Deal Category		ABL	
REGION	0			KMV Rating		Valid Inputs: AAA, AA, A, BBB, BB, B, CCC, CC, C, or D	
SALES / PORTFOLIO	0			Portfolio Rollover		Valid Inputs: No or Yes	
CASE	Total Deal Inputs						
U.S. or Canadian Deal	US	If "C", Must Convert All Inputs To US Dollars Using Current Exchange Rate					
If you have a question, please call:		Val Bernardi		8°228-8548			

*The information entered on this INPUT TAB will flow automatically into TAB's 1-4 of the model. Enter the Commitment amounts, outstanding and amortization on a total deal basis. Then enter the CF total hold amount in cell C25. The model will automatically calculate the exact CF percentage assuming the hold amount is on a pro-rata basis for all the deal tranches. If the deal is not pro-rata you will need to override the formulas in the CF percentage column and enter the actual percentage to be held for each deal tranche.*

REVOLVER (Less L/Cs)	Commitment Amount	CF Percentage %	Term (Months)	Index CP	Index Rate	Adder	Fixed (F)/ Variable (V)
TERM A	0	0.00%	0	CP	0.00%	0.00%	V
TERM B	0	0.00%	0	CP	0.00%	0.00%	V
TERM C	0	0.00%	0	CP	0.00%	0.00%	V
TERM D	0	0.00%	0	CP	0.00%	0.00%	V
CAPEX	0	0.00%	0	CP	0.00%	0.00%	V
360 Day Adder	Y						
L/C FACILITY	0	0.00%	0		Rate: 0.00%		
PREFERRED STOCK	0		0		Coupon: 0.00%		

CF HOLD AMOUNT 0 *Do not include any Preferred Stock in this CF hold amount since the model assumes it will all be held by CF.*

	Revolver	Term A	Term B	Term C	Term D	CAPEX	Pref Stock	L/Cs
Commitment Fee	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Closing Fee	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Unused Line Fee	0.00%							
Audit Fees Recovered (Y/N)	Y							
Legal Expense	0							
Annual Fees	0							
One Time Payments	0							
Collection Days	0							
		Avg Annual Collections	0					

FIG. 7A

Fig. 7B

Fig. 7C-->

8/18

AVERAGE OUTSTANDING									
	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8	
REVOLVER	0	0	0	0	0	0	0	0	0
L/C	0	0	0	0	0	0	0	0	0
CAPEX	0	0	0	0	0	0	0	0	0

AMORTIZATION SCHEDULE									
Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Amort for the Preferred Stock Investment will automatically be entered as a bullet maturity. <input type="checkbox"/> Manually change if necessary									
(Monthly, Quarterly, Biannual, Annual)	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8	
TERM A	0	0	0	0	0	0	0	0	0
TERM B	0	0	0	0	0	0	0	0	0
TERM C	0	0	0	0	0	0	0	0	0
TERM D	0	0	0	0	0	0	0	0	0
PREFERRED STOCK	0	0	0	0	0	0	0	0	0

*The outplacement amounts below are automatically calculated assuming CF is agenting the deal. If the deal is a participation transaction then the amounts in the "Amount Placed" column will need to be replaced with zeros. The Fee Rate and Fee Skin percentages must always be entered manually.*

OUTPLACEMENT ASSUMPTIONS			
	Amount Placed	Fee Rate	Rate Skin
REVOLVER (Less L/Cs)	0	0.00%	0.00%
TERM A	0	0.00%	0.00%
TERM B	0	0.00%	0.00%
TERM C	0	0.00%	0.00%
TERM D	0	0.00%	0.00%
CAPEX	0	0.00%	0.00%
L/C FACILITY	0	0.00%	0.00%

<p><b>Note:</b></p> <p>Fee Rate = CF's Skin on the Closing/Commitment Fee</p> <p>Rate Skin = CF's Skin on the Adder</p>
---

Fig. 7A

Fig. 7C-->

FIG. 7B



9/18

Fig. 7A

Alternate Pricing #1		Alternate Pricing #2	
Index	Adder	Index	Adder
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%

INPUT Rates (from WSJ)

US Prime	0.00%
LIBOR	0.00%
CP	0.00%
U.S. Treasury (*)	0.00%
Canadian Prime	0.00%
Canadian BA(**) (From Fin	0.00%

Section In WSJ you will find rates:

WSJ-Money Rates/Prime Rate  
 WSJ-Money Rates/One Month Rate  
 WSJ-Money Rates/30 Day - H15 CP Rate  
 WSJ-Bond Market Data Bank - Yields  
 WSJ-Money Rates/Foreign Prime Rates

(\*) To enter a Fixed Rate tranche of debt into the model:

- Input "Treasury" in the Index column
- Look up in the WSJ the current yield on U.S. Treasury Notes whose maturity is the closest to the maturity (or avg. life) of the fixed tranche of debt.
- Update the GECC Money Cost rates in calls V12 thru V21

Since the return on Preferred Stock is fixed, you must update the GECC Money Cost rates.

(\*\*) For CDBA deduct 10Bpt from the Money cost rate

Fig. 7B

A "Call Finance" message in this area means the amortization amounts entered do not add up to the total commitment. Ignore only if the remaining amount is assumed to be a bullet payment due at the end of term or if the full commitment amount is a bullet payment. If the total commitment has only one term loan and it is a bullet payment, change the amortization frequency to "Annual" and input the full payment in the appropriate year.

FIG. 7C

10/18

CUSTOMER		Customer Name
REGION	0	
SALES / PORTFOLIO	0	
CASE	Fully Funded - Post Syndication	
U.S. or Canadian Deal	US	
Equity Deals Exit Multiple	0	
Deal Category	ABL	
KMV Rating	0	
Portfolio	0	

REVOLVER (Less L/Cs)	Commitment Amount	Term (Months)	Index CP	Index Rate	Adder	Fixed (F)/ Variable (V)
TERM A	0	0	CP	0.00%	0.00%	V
TERM B	0	0	CP	0.00%	0.00%	V
TERM C	0	0	CP	0.00%	0.00%	V
TERM D	0	0	CP	0.00%	0.00%	V
CAPEX	0	0	CP	0.00%	0.00%	V
360 Day Adder	Y					
L/C FACILITY	0	0	Rate:	0.00%		
PREFERRED STOCK	0	0	Coupon:	0.00%		
WARRANTS Value:	0	0	Multiple:	0.0		
COMMON STOCK INVEST	0	0	Multiple:	0.0		
Warrants - Only IRR:	N/A	Common Stock - Only IRR:	N/A	0.0	Capital Gain:	0

FEEES		Revolver	Term A	Term B	Term C	Term D	CAPEX	Pref Stock	L/Cs
Commitment Fee	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Closing Fee	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Unused Line Fee	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Audit Fees Recovered (Y/N)	Y								
Legal Expense	0								
Annual Fees	0								
One Time Payments	0								
Collection Days	0								

SECURITIZATION CONTRIBUTED VALUE	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8
SECURITIZATION OPERATING EXPENSES	0	0	0	0	0	0	0	0

FIG. 8A

Fig. 8C --->

Fig. 8B

11/18

AVERAGE OUTSTANDING									
	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8	
REVOLVER	0	0	0	0	0	0	0	0	0
L/C	0	0	0	0	0	0	0	0	0
CAPEX	0	0	0	0	0	0	0	0	0

AMORTIZATION SCHEDULE									
Frequency: (Monthly, Quarterly, Biannual, Annual)	Monthly								
	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8	
TERM A	0	0	0	0	0	0	0	0	0
TERM B	0	0	0	0	0	0	0	0	0
TERM C	0	0	0	0	0	0	0	0	0
TERM D	0	0	0	0	0	0	0	0	0
PREFERRED STOCK	0	0	0	0	0	0	0	0	0

ALTERNATE PRICING ASSUMPTIONS									
0 = Standard Pricing	1 = Alternate Pricing #1				2 = Alternate Pricing #2				
	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8	
TERM A	0	0	0	0	0	0	0	0	0
TERM B	0	0	0	0	0	0	0	0	0
TERM C	0	0	0	0	0	0	0	0	0
TERM D	0	0	0	0	0	0	0	0	0
PREFERRED STOCK	0	0	0	0	0	0	0	0	0

OUTPLACEMENT ASSUMPTIONS			
Amount Placed	Fee Rate	Rate Skim	
REVOLVER (Less L/Cs)	0.00%	0.00%	
TERM A	0.00%	0.00%	
TERM B	0.00%	0.00%	
TERM C	0.00%	0.00%	
TERM D	0.00%	0.00%	
CAPEX	0.00%	0.00%	
L/C FACILITY	0.00%	0.00%	

Fig. 8A

140

Fig. 8C

FIG. 8B

[illegible]

<b>Rates:</b>			
<b>US Prime</b>	0.00%		
<b>LIBOR</b>	0.00%		
<b>CP</b>	0.00%		
<b>Treasury</b>	0.00%		
<b>Canadian Prime</b>	0.00%		
<b>Canadian BA (From Finance)</b>	0.00%		
<b>GE Money Cost</b>			
<b>Revolver</b>	0.00%		
<b>Term A</b>	0.00%		
<b>Term B</b>	0.00%		
<b>Term C</b>	0.00%		
<b>Term D</b>	0.00%	<b>Preferred Stock</b>	<b>0.00%</b>
<b>CAPEX</b>	0.00%	<b>Common Stock</b>	<b>0.00%</b>

**Fig. 8A**

**Fig. 8B**

FIG. 8C

13/18

DEAL SUMMARY	Customer Name									
	Expected Case - Post Syndication									
	Yr.1	Yr.2	Yr.3	Yr.4	Yr.5	Yr.6	Yr.7	Yr.8	TOTAL	AN% #DIV/01
REVOLVER BALANCE	0	0	0	0	0	0	0	0	0	#DIV/01
TERM A BALANCE	0	0	0	0	0	0	0	0	0	#DIV/01
TERM B BALANCE	0	0	0	0	0	0	0	0	0	#DIV/01
TERM C BALANCE	0	0	0	0	0	0	0	0	0	#DIV/01
TERM D BALANCE	0	0	0	0	0	0	0	0	0	#DIV/01
CAPEX BALANCE	0	0	0	0	0	0	0	0	0	#DIV/01
PREFERRED STOCK	0	0	0	0	0	0	0	0	0	#DIV/01
COMMON STOCK	0	0	0	0	0	0	0	0	0	#DIV/01
TOTAL INVESTMENT	0	0	0	0	0	0	0	0	0	#DIV/01
AVERAGE L/C	0	0	0	0	0	0	0	0	0	#DIV/01
INCOME										
Interest Income (Total)	0	0	0	0	0	0	0	0	0	#DIV/01
Revolver	0	0	0	0	0	0	0	0	0	#DIV/01
Term A	0	0	0	0	0	0	0	0	0	#DIV/01
Term B	0	0	0	0	0	0	0	0	0	#DIV/01
Term C	0	0	0	0	0	0	0	0	0	#DIV/01
Term D	0	0	0	0	0	0	0	0	0	#DIV/01
CAPEX	0	0	0	0	0	0	0	0	0	#DIV/01
Outplacement	0	0	0	0	0	0	0	0	0	#DIV/01
Dividends	0	0	0	0	0	0	0	0	0	#DIV/01
Collection Days	0	0	0	0	0	0	0	0	0	#DIV/01
L/C Fees	0	0	0	0	0	0	0	0	0	#DIV/01
Commitment Fees	0	0	0	0	0	0	0	0	0	#DIV/01
Closing Fee	0	0	0	0	0	0	0	0	0	#DIV/01
Outplacement Fee	0	0	0	0	0	0	0	0	0	#DIV/01
Unused Line Fees	0	0	0	0	0	0	0	0	0	#DIV/01
Annual Fees	0	0	0	0	0	0	0	0	0	#DIV/01
Additional Payments	0	0	0	0	0	0	0	0	0	#DIV/01
Securitization CV	0	0	0	0	0	0	0	0	0	#DIV/01
Warrant Realization	0	0	0	0	0	0	0	0	0	#DIV/01
Common Stock	0	0	0	0	0	0	0	0	0	#DIV/01
TOTAL INCOME	0	0	0	0	0	0	0	0	0	#DIV/01

FIG. 9A

Fig. 9B

FIG. 9B

**Account Manager Name:**

**Account Name:**

Account #1	Account #2	Account #3	Account #4	Account #5	Account #6	Account #7	Account #8

### Workload - Collateral Monitoring

### Frequency of Reporting

### Frequency of Borrowing

Number of Agings

### Co-Borrower Structure

# of Inventory Locations

### Workload - Customer Requests

**ABL Experience (within Last 12 mos.)**

### Monthly Time Required For Account Strategy

Number of WAM's/Other Requests (Incl. Line Inc.) Per Quarter

15/18

## Risk

### Excess Availability

Fixed Change Coverage (LTM)

## Quality Of Books & Records

## Assessment Of Management

### Ease of Liquidation

**Structure (Within/Outside of Policy 5.0; Conservative w/ Boot Collateral)**

**Total Workload Time Allocation - All Accounts**

Collateral Monitoring (% of time per quarter)

Other

**Total Time**

100%

200

Fig. 10

16/18

Region	Acct. Mgr.	Deal	Coll. Monitoring	Client Reqs.	Workload	Risk	Work/ Risk
E	Smith	Steel Co.	2.45	0.80	1.90	2.50	Mod/High
MW	Jones	Paper Co.	2.55	1.30	2.13	2.03	High/High
S	White	Drug Co.	2.00	0.50	1.50	0.60	Mod/Low
W	Black	Lumber Co.	2.00	1.00	1.67	1.80	Mod/Mod

220

FIG. 11



17/18

## Strategic Relationship Review

Fig. 12B  
 --->

Customer Name: \_\_\_\_\_  
 Maturity Date: \_\_\_\_\_

Goals	Specific Objectives
<b>Customer Visitation</b> Determine Visitation Schedule & Objectives	. . . .
<b>Senior Management Contact</b> Determine senior management calling strategy & objectives.	. . . .
<b>Value Added Services</b> Plans for cross selling other GE / GE Capital products & services.	. . . .
<b>Opportunities For Performance Based Pricing</b> Determine whether a performance based pricing strategy is appropriate.	. . . .
<b>Flexibility In Structure / Reporting</b> Determine whether increased flexibility is warranted due to improved financial & collateral performance.	. . . .
<b>Incremental CV\$</b> Identify opportunities to generate incremental CV\$ through WAM fees, contract extensions & incremental new business.	. . . .
<b>Responsiveness</b> Outline customer requirement & establish objectives to meet/exceed expectation.	. . . .
<b>Retention Strategy</b> Understand customer CTQ's & develop strategy to retain customer.	. . . .

### Overall Performance Rating

Did Not Meet                      Met                      Exceeded  
Expectations                      Expectations                      Expectations  
 1                      2                      3                      4                      5

FIG. 12A

18/18

Fig. 12A  
←

Account Manager: \_\_\_\_\_

Date: \_\_\_\_\_

	Achievements	Assessment*

\*Performance Assessment Is The Responsibility Of The  
Region Manager & Portfolio Manager With Input From The  
SCO Where Appropriate.

240  
↖

FIG. 12B